



DECLARATION FOR NON-PROVISIONAL PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below beneath my name.

I believe I am an original, first and joint inventor, together with each of the other individuals identified in the following list:
Guy S. Tallent, Paul Donfried, Mack Hicks, and Elizabeth Lee,

of the subject matter which is claimed and for which a patent is sought on the invention entitled

System and Method for Providing Authorization and Other Services

and for which a patent application:

is attached hereto and includes amendment(s) filed on *(if applicable)*
 was filed in the United States on September 10, 2001 as Application No. 09/950,059 *(for declaration not accompanying application)*
with amendment(s) filed on *(if applicable)*
 was filed as PCT international Application No. PCT/US01/28275 on September 10, 2001 and was amended under PCT Article 19 on *(if applicable)*

I hereby state that I have reviewed and understand the contents of the above identified application, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION			
APPLICATION NUMBER	COUNTRY	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			YES <input type="checkbox"/> NO <input type="checkbox"/>
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I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

PROVISIONAL APPLICATION NUMBER	FILING DATE
60/231,318	September 8, 2000
60/231,315	September 8, 2000
60/231,313	September 8, 2000

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information known to me which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Name

Guy S. Tallent, Jr.
(please print)

Address

333 River St. Apt. 442
(please print)

3

Citizenship

U.S.A.
(please print)

City and State of Residence

Hoboken, NJ 07030
(please print)

Signature

Guy Tallent

Date

April 3, 2002

APR 05 2002

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Name

Paul A. Donfried
(please print)

Address

591 Cone Hill Road
(please print)

Richmond, MA 01254

Citizenship

USA
(please print)

City and State of Residence

Richmond, MA
(please print)

Signature

Paul A. Donfried

Date

April 2, 2002



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Name George M. (Mack) Hicks
(please print)

Address 3460 Avenida San Gabriel
(please print)
Palm Springs, CA 92262

Citizenship USA
(please print)

City and State of Residence PALM Springs, CA
(please print)

Signature Mack Hicks

Date 29 Jan 2002



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Name Elizabeth Lee
(please print)

Address 1089 MILLER DRIVE
(please print)

LAFAYETTE CA 94549 USA

Citizenship AUSTRALIA
(please print)

City and State of Residence LAFAYETTE CALIFORNIA
(please print)

Signature Elizabeth Lee

Date 2/1/02